

Information to identify the case:

Debtor 1:	<b>Nathan Scott Peterson</b>	Social Security number or ITIN: xxx-xx-4953
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	Eastern District of Virginia	Date case filed for chapter: 7 8/15/22
Case number:	22-32237-KRH	

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Nathan Scott Peterson	
2. All other names used in the last 8 years		
3. Address	12201 Chiasso Way Chesterfield, VA 23838-2191	
4. Debtor's attorney Name and address	Stephen L. Flores Flores Law, PLLC 530 East Main Street, Ste. 320 Richmond, VA 23219	Contact phone (804) 238-9911 Email: <a href="mailto:stephen@floreslawva.com">stephen@floreslawva.com</a>
5. Bankruptcy trustee Name and address	Peter J. Barrett Kutak Rock LLP 341 Dial 866-861-8980 Code: 8499852 901 East Byrd Street, Suite 1000 Richmond, VA 23219	Contact phone (804) 343-5237 Email: <a href="mailto:peter.barrett@kutakrock.com">peter.barrett@kutakrock.com</a>

For more information, see page 2 >



Debtor **Nathan Scott Peterson**

Case number **22-32237-KRH**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .  <b>McVCIS 24-hour case information:</b> Toll Free 1-866-222-8029	701 East Broad Street Richmond, VA 23219  Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.  Contact phone 804-916-2400	<b>For the Court:</b>  Clerk of the Bankruptcy Court: William C. Redden  Date: August 16, 2022
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>September 13, 2022 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>For telephonic 341 creditors meeting, dial-in contact information see 341, notice, section 5. For updates, see, <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline: November 14, 2022</b>          <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >



Debtor **Nathan Scott Peterson**

Case number **22-32237-KRH**

<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
<b>13. Local Rule Dismissal Warning</b>	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
<b>14. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests</b>	Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.

*Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to [bankruptcynotices.uscourts.gov](http://bankruptcynotices.uscourts.gov) or call, toll free: 877-837-3424. Case/docket information available @ [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov)*

**ATTENTION DEBTORS:** Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov) and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.



**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Virginia

In re:

Nathan Scott Peterson

Social Security/Taxpayer ID Nos.:  
xxx-xx-4953

Case Number: 22-32237-KRH  
Chapter 7

Judge: Kevin R. Huennekens

Debtor(s)

**NOTICE OF REMOTE HEARING**

ALL HEARINGS IN THIS CASE BEFORE THE BANKRUPTCY COURT WILL BE HELD REMOTELY UNTIL FURTHER NOTICE.

REMOTE HEARING INFORMATION: Due to the COVID-19 public health emergency, no in-person hearings are being held. Hearings will take place remotely through Zoom on the date and time originally scheduled. To appear at a hearing, you must send, by email, a completed request form (the "Zoom Request Form"), which is available on the Court's internet website at [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov), on the page titled, "Temporary Emergency Provisions Regarding ZoomGov Remote Proceeding Access Information." Email your completed Zoom Request Form to the email address listed for the Judge assigned to the case. The Judge's name is at the top of this notice. Following receipt of your Zoom Request Form, Court staff will respond to the email address from which the request was submitted with additional information on how to participate through Zoom.

PLEASE NOTE: You MUST submit the Zoom Request Form no later than two (2) business days prior to the hearing or proceeding. Any documentary evidence the parties wish to present at the hearing(s) must be filed with the Court in advance of the hearing(s).

\*\*\*The email address shall be used only to submit Zoom Requests. No other matters or requests will be considered by Court staff, and under no circumstances will any such matters or requests be brought to the Judge's attention. Failure to comply with these instructions may result in appropriate action, including but not limited to the imposition of sanctions.\*\*\*

Dated: August 16, 2022

Notice of Remote Hearing

**FOR THE COURT:**

William C. Redden  
Clerk of the Bankruptcy Court



In re:  
Nathan Scott Peterson  
Debtor

Case No. 22-32237-KRH  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0422-7  
Date Rcvd: Aug 16, 2022

User:  
Form ID: 309A

Page 1 of 2  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2022:

Recip ID	Recipient Name and Address
db	Nathan Scott Peterson, 12201 Chiasso Way, Chesterfield, VA 23838-2191
15946912	+ ARS, PO Box 8668, Pompano Beach, FL 33075-8668
15946911	Alteon Health, PO Box 2398, Omaha, NE 68103-2398
15946917	+ D. Kent Gilliam, 804 Moorefield Park Dr, Suite 200, Richmond, VA 23236-3671
15946922	+ OrthoVirginia, 1115 Boulders Pkwy, Suite 200, Richmond, VA 23225-4067
15946923	PHG Physicians, PO Box 668, Brentwood, TN 37024-0668
15946925	SME, Inc USA, PO Box 71248, Charlotte, NC 28272-1248
15946926	Southside Regional Medical Cen, PO Box 1280, Oaks, PA 19456-1280
15946928	#+ Vascular Surgery Associates, 417 Libbie Ave, Richmond, VA 23226-2615

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: stephen@floreslawva.com	Aug 17 2022 00:29:00	Stephen L. Flores, Flores Law, PLLC, 530 East Main Street, Ste. 320, Richmond, VA 23219
tr	+ EDI: QPJBARRETT.COM	Aug 17 2022 04:28:00	Peter J. Barrett, Kutak Rock LLP, 341 Dial 866-861-8980 Code: 8499852, 901 East Byrd Street, Suite 1000, Richmond, VA 23219-4071
15946910	^ MEBN	Aug 17 2022 00:25:03	Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079
15946913	+ Email/Text: caineweiner@ebn.phinsolutions.com	Aug 17 2022 00:30:00	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
15946914	+ Email/Text: commonwealth@ebn.phinsolutions.com	Aug 17 2022 00:29:00	Commonwealth Financial Systems, Attn: Bankruptcy, 245 Main Street, Dickson City, PA 18519-1641
15946915	+ Email/Text: crbankruptcy@commrad.com	Aug 17 2022 00:30:00	Commonwealth Radiology, 1508 Willow Lawn Drive, Suite 117, Richmond, VA 23230-3421
15946916	+ Email/PDF: creditonebknifications@resurgent.com	Aug 17 2022 00:29:11	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15946918	+ EDI: AMINFOFP.COM	Aug 17 2022 04:23:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15946919	+ Email/Text: bankruptcy.notices@hdfsi.com	Aug 17 2022 00:30:00	Harley Davidson Financial, Attn: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
15946920	^ MEBN	Aug 17 2022 00:24:27	KLS Financial Service, 991 Aviation Parkway, Suite 500, Morrisville, NC 27560-8458
15946921	+ Email/Text: bknick@nicfn.com	Aug 17 2022 00:30:00	Nicholas Financial Inc, Attn: Bankruptcy, 2454 McMullen Booth Rd N Ste 501b, Clearwater, FL



District/off: 0422-7

User:

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Date Rcvd: Aug 16, 2022

Form ID: 309A

Total Noticed: 24

15946924	Email/Text: pasi_bankruptcy@chs.net	Aug 17 2022 00:29:00	33759-1343 Professional Account Services, PO Box 188, Brentwood, TN 37024-0188
15946927	^ MEBN	Aug 17 2022 00:24:23	United Consumers, PO Box 4466, Woodbridge, VA 22194-4466
15946929	Email/Text: bankruptcytn@wakeassoc.com	Aug 17 2022 00:29:00	Wakefield & Associates, Attn: Bankruptcy, 7005 Middlebrook Pike, Knoxville, TN 37909-0000
15946930	+ EDI: CAPITALONE.COM	Aug 17 2022 04:23:00	World's Foremost Bank, 4800 Nw 1st Street, Suite 300, Lincoln, NE 68521-4463

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 18, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2022 at the address(es) listed below:

Name	Email Address
John P. Fitzgerald, III	USTPRegion04.RH.ECF@usdoj.gov
Peter J. Barrett	peter.barrett@kutakrock.com charisse.matthews@kutakrock.com;pbarrett@ecf.axosfs.com
Stephen L. Flores	on behalf of Debtor Nathan Scott Peterson stephen@floreslawva.com kyle@floreslawva.com;floressr98739@notify.bestcase.com

TOTAL: 3